

**Information to identify the case:**

Debtor 1	<b>Thaddus L Adams</b>	Social Security number or ITIN	xxx-xx-0219
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>14-26344-MBK</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Thaddus L Adams

1/24/20

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
District of New JerseyIn re:  
Thaddus L Adams  
DebtorCase No. 14-26344-MBK  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 37

Date Rcvd: Jan 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2020.

db +Thaddus L Adams, 302 Ashmore Avenue, Trenton, NJ 08611-3680  
 sp +Timothy Barton, 40 East Court St, 3rd Floor, Doylestown, PA 18901-4349  
 cr +Toyota Motor Credit Corporation, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713  
 cr +Toyota Motor Credit Corporation, c/o Buckley Madole, P.C., P.O. Box 22408, Tampa, FL 33622-2408  
 518657731 +Andrews FCU, 5711 Allentown Rd, Suitland, MD 20746-4547  
 515162330 #CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971  
 515167534 +CitiMortgage, Inc., PO Box 6030, Sioux Falls, SD 57117-6030  
 518657734 +Credence Resource Mngmt, PO Box 2300, Re: AT&T Mobility, Southgate, MI 48195-4300  
 515905897 +MidFirst Bank, 999 NW Grand Blvd. Suite 100, Oklahoma City, OK 73118-6051  
 515905898 +MidFirst Bank, 999 NW Grand Blvd. Suite 100, Oklahoma City, OK 73118, MidFirst Bank, 999 NW Grand Blvd. Suite 100, Oklahoma City, OK 73118-6051  
 518668571 +Pennsylvania Auto Credit, 165 Lincoln Highway, Fairless Hills, PA 19030-1012  
 515749100 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 514975130 +U.S Department of Education, PO Box 530260, Atlanta, GA 30353-0260

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr E-mail/Text: bnc@russotrustee.com Jan 25 2020 00:54:30 Albert Russo,  
 Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 25 2020 00:53:15 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 25 2020 00:53:12 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 518657733 +EDI: CINGMIDLAND.COM Jan 25 2020 05:18:00 AT&T Mobility, PO Box 537113, Atlanta, GA 30353-7113  
 518657735 E-mail/Text: bankruptcy@cunj.org Jan 25 2020 00:53:03 Credit Union of NJ, PO Box 7921, Ewing, NJ 08628  
 514975120 +EDI: CAPITALONE.COM Jan 25 2020 05:18:00 Capital One, 1680 Capital One Drive, Mc Lean, VA 22102-3407  
 514975119 +EDI: CAPITALONE.COM Jan 25 2020 05:18:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285  
 514975121 +EDI: CIAC.COM Jan 25 2020 05:18:00 Citimortgage, PO Box 183040, Columbus, OH 43218-3040  
 514975122 +EDI: COMCASTCBLCENT Jan 25 2020 05:18:00 Comcast, 1 Comcast Center, Re: 03402 105021-03-9, Philadelphia, PA 19103-2833  
 514975123 +EDI: BLUESTEM Jan 25 2020 05:18:00 Fingerhut/Web Bank, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820  
 514975124 +EDI: RMSC.COM Jan 25 2020 05:18:00 GEMB/Walmart, PO Box 981400, El Paso, TX 79998-1400  
 514975125 EDI: IRS.COM Jan 25 2020 05:18:00 IRS Insolvency Function, PO Box 724, Springfield, NJ 07081  
 515226099 EDI: NAVIENTFKASMSERV.COM Jan 25 2020 05:18:00 Navient Solutions Inc., Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635  
 515208878 EDI: PRA.COM Jan 25 2020 05:18:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk, VA 23541  
 515183575 EDI: PRA.COM Jan 25 2020 05:18:00 Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541  
 518657732 +E-mail/Text: bankruptcy@rarogersinc.com Jan 25 2020 00:54:16 R.A. Rogers Inc, 2135 Espey Ct., #7, Re: Andrews FCU, Crofton, MD 21114-2442  
 514975127 +E-mail/Text: rwjebn@rwjbh.org Jan 25 2020 00:54:20 RWJ at Hamilton, PO Box 48025, Newark, NJ 07101-4825  
 514975126 +E-mail/Text: rwjebn@rwjbh.org Jan 25 2020 00:54:20 Robert Wood Johnson Hospital, One Hamilton Health Pl., Attn: Patient Accounts, Trenton, NJ 08690-3599  
 518657736 EDI: NEXTEL.COM Jan 25 2020 05:18:00 Sprint, 6360 Sprint Pkwy, Overland Park, KS 66251  
 514975128 +EDI: NAVIENTFKASMSERV.COM Jan 25 2020 05:18:00 Sallie Mae, PO Box 9500, Wilkes Barre, PA 18773-9500  
 514975129 EDI: TFSR.COM Jan 25 2020 05:18:00 Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197  
 516487064 EDI: BL-TOYOTA.COM Jan 25 2020 05:18:00 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 515000178 EDI: TFSR.COM Jan 25 2020 05:18:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026  
 518657737 +EDI: VERIZONCOMB.COM Jan 25 2020 05:18:00 Verizon NJ, 500 Technology Drive, Weldon Spring, MO 63304-2225

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515008464\* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 37

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 26, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Andrea Dobin ecftrusteead@msbnj.com, NJ55@ecfcbis.com  
Andrew M. Lubin on behalf of Creditor CitiMortgage, Inc. bkecf@milsteadlaw.com,  
alubin@milsteadlaw.com  
Denise E. Carlon on behalf of Creditor MidFirst Bank bankruptcynotice@zuckergoldberg.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor CitiMortgage, Inc. bankruptcynotice@zuckergoldberg.com,  
bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corporation  
NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com  
Gavin N. Stewart on behalf of Creditor Toyota Motor Credit Corporation BKNJ@buckleymadole.com  
John Zimnis on behalf of Debtor Thaddus L Adams njbankruptcy@aol.com.  
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor MidFirst Bank rsolarz@kmlawgroup.com

TOTAL: 11